

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF RHODE ISLAND

Form D to Appendix IX

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In re: Frank Fasano and Laurie Fasano :

Debtors :

BK No. 1:10-bk-15071

Chapter 7

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PROPOSED LOAN MODIFICATION AGREEMENT

Now comes the Debtors, Frank Fasano and Laurie Fasano and Creditor, Bank of America, NA as servicer for Federal National Mortgage Association, in the above-reference matter and propose a loan modification agreement regarding the Debtors' property located at: 47 Franklin Avenue Cranston, RI 02910, as follows:

Current Terms		Proposed Modified Terms	
Current UPB	\$94,104.69	Modified UPB	\$138,630.06
Current Maturity Date	09/01/2033	Modified Mortgage Term	09/01/2053
Current Interest Rate	6.125%	Interest Rate	4.00%
Current Payment Due Date	05/01/2009	Post Modification Due Date	10/01/2013
Current P & I	\$619.76	Post Modification P & I	\$579.39
Current Payment Amount	\$884.59	Estimated Modified Payment Amount	\$1,138.54
Amount Capitalizing	\$0.00	Contribution Required	\$0

Debtors,
By their Attorney,

/s/ John B. Ennis
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Dated: September 10, 2013